1 **ABSTRACT**

2   A bill payment system consistent with the invention comprises a biller generating

3 at least one invoice for at least one customer, the invoice comprising a unique bar code

4 comprising data identifying at least the customer and the biller, and a scanning apparatus

5 configured to scan the bar code and, based on the identifying data of the bar code, to

6 effect payment to the biller in a predetermined amount. In method form, a bill payment

7 method consistent with the invention comprises: generating an invoice for at least one

8 customer, said invoice comprising a unique bar code, said bar code comprising data

9 identifying at least said customer and said biller; and permitting a third party to scan said

10 bar code and, based on the identifying data of said bar code, to effect payment to said

11 biller in a predetermined amount. In another embodiment, a bill payment network

12 consistent with the invention comprises a plurality of billers, each biller generating an

13 invoice for at least one customer, the invoice comprising a unique bar code comprising

14 data identifying at least the customer and the biller, and a plurality of third parties in

15 communication with the billers, each third party capable of scanning the bar code and,

16 based on the identifying data of the bar code, effecting payment to the biller in a

17 predetermined amount.

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